



Your Guide to New York Paid Family Leave for 2026

(NY DBL and NY PFL)

Updated as of November 2025



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This guide aims to provide you with comprehensive information about your rights, benefits, and the process for applying for these programs.

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Overview of NY DBL and NY PFL

New York Disability Benefit Law (DBL) provides short-term disability benefits and **Paid Family Leave (PFL)** provides job protection* and paid benefits to eligible employees who need time off from work for qualifying reasons. Employees may be eligible for DBL if they are unable to work due to a non-work-related injury or illness, including during pregnancy and/or childbirth.

Employees may be eligible for PFL to bond with a new child, care for a sick family member, which could include organ donation, and to address a qualifying military exigency.

Eligibility

You are eligible for NY DBL and NY PFL benefits if you:

- **NY DBL** - Full-time employees are eligible after 4 weeks of consecutive employment. Part-time employees are eligible after their 25th day of employment.
- **NY PFL** - Employees who work 20+ hours per week are eligible after working 26 consecutive weeks. Employees who work less than 20 hours per week are eligible after completing 175 days of work.

Benefit Details

Benefits and Qualifying Life Events

While NY DBL does not provide job protection, it does provide partial wage replacement. With NY PFL you can receive part of your pay, and your job is protected*. NY DBL and PFL are available if you need to take time off for certain reasons, such as:

Disability Leave: For your own medical need, including pregnancy and/or childbirth.

Family Leave: For bonding with a child, care for a family member** with a serious health condition, and to help a covered family member with needs related to active-duty service.

* Job protection may also be provided through other federal or state laws such as the federal Family and Medical Leave Act (FMLA).

**A covered family member can be a child/stepchild, parent/stepparent, parent-in-law, spouse, grandchild, grandparent, sibling, or anyone for whom you have legal custody, or domestic partner (registration not required).

Cost of Coverage

In 2026, your maximum cost of coverage for NY PFL is \$411.91, or 0.432% of your wages and for NY DBL your maximum cost of coverage is \$31.20, or 0.50% up to a cap of \$.60 weekly. Your employer may withhold this amount via payroll deductions.

Benefit Duration and Waiting Period

An employee can have more than one benefit each year, but no more than 26 weeks combined PFL and DBL in a 52-week period.

26

Weeks

Disability Leave: Up to 26 weeks, after a 7-day waiting period, to address a personal serious health condition, including pregnancy and/or childbirth. Benefits are available 4 weeks before your due date and 6-8 weeks after giving birth.

12

Weeks

Family Leave: Up to 12 weeks to bond with a child, care for a family member, or for military exigency.

NY PFL can only be taken in full day increments.

Calculating Your Benefits

The benefit amount you can receive is based on your regular wages and New York's current maximum weekly benefit. Benefit amounts are locked in based on the first day of absence.

1. Determine Your Regular Wages

- Your regular wages are the amount you typically earn before any deductions. This includes your salary, hourly wages, tips, and any other earnings.

2. Understand the Maximum Weekly Benefit

- **Disability Leave:** In 2026, your maximum DBL benefit is **50%** of your weekly wages up to **\$170** per week.
- **Paid Family Leave:** In 2026, your maximum PFML benefits is **67%** of the state average weekly wage (\$1,833.63), or \$1,228.53.

Example Calculation

Let's go through examples to make it clearer.

Example 1

If your weekly wages are \$600:

- **Disability Benefit:** $\$600 * 50\% = \300 , but this is higher than the maximum of **\$170**. In this case an employee will receive **\$170**.
- **Paid Family Leave:** $\$600 * 67\% = \402 .

Example 2

If your regular weekly wages are \$2,000

- **Disability Leave:** $\$2,000 * 50\% = \$1,000$, but this is higher than the maximum of **\$170**. In this case an employee will receive **\$170**.
- **Family Leave:** $\$2,000 * 67\% = \$1,340$. In this case the total is more than the state maximum weekly benefit so an employee will receive the max, which is **\$1,228.53**.



Coordination with Other Benefits

You may be eligible for more than one leave. New York Paid Family Leave (NY PFL) and New York Disability Leave (NY DBL) cannot be taken at the same time, however NY PFL, NY DBL, and FMLA leaves can and should be taken at the same time when applicable. Your employer cannot require you to take other accrued benefits or company provided leave before PFL. If your employer offers, you can choose to use other leave to top off your PFL to receive 100% of your average weekly wage.

Applying for Benefits

Steps to Apply

1. Notify your employer of the need for a leave as soon as possible.
2. Claims can be filed up to 30 days in advance of the leave. If the leave is unforeseeable, claims may be submitted up to 30 days after the leave has begun.
3. If additional information is necessary MetLife will contact you. A decision will be made within 18 calendar days or the first day of leave, whichever is later.
4. If your claim is denied, you may appeal the claim first with MetLife and if denied again the employee may submit an appeal to the state.



Documentation to Support Your Claim

For your own disability (when you are sick or hurt and cannot work for an extended period):

- Certification of a Disability/Serious Health Condition form filled out by you and your healthcare provider, or
- A doctor's note or Attending Physician Statement (APS) that includes the same information as the Certification form.

For child bonding for adoption or foster care placement (NY PFL includes pre-placement leave for foster and adoption):

- A copy of court documents finalizing the adoption; or
- Documentation from the child's healthcare provider; or
- Foster/adoption agency paperwork containing adoption or placement.

If you are not the parent named in the court documents (in loco parentis), you may also be asked to provide proof verifying your relationship to the in loco parentis named in the court documentation. This may include a marriage certificate or civil union papers.

For child bonding for a newborn:

- A copy of the child's birth certificate, or
- A statement from the child's healthcare provider stating the child's date of birth, or
- A statement from the parent's healthcare provider stating the child's date of birth.



For leave to care for a family member with a serious health condition, including medical events related to pregnancy or childbirth, you must provide ONE of the following:

- Certification of a Disability/Serious Health Condition form filled out by you and your family member's healthcare provider, or
- A doctor's note or APS that includes the same information as the Certification of Serious Health Condition form.

In some cases, a statement confirming the relationship between you and the family member may also be requested.

Documentation to Support your Claim (continued)

For qualifying military exigency leave you'll need to verify your family member's service:

- Covered family member's active-duty orders, or
- Letter from the military unit documenting impending call or order to covered duty, or
- Documentation of military leave signed by the approval authority for the military member's Rest and Recuperation.
- If leave is requested to meet with a third party, such as a school official, counselor, or attorney, you must provide documentation of the meeting that includes:
 - The name, address, and contact information of the individual or entity with whom the employee is meeting.
 - A description of the meeting.

Claim Denials

NY PFL

If MetLife denies a request for PFL for reasons other than that the claim is incomplete or the certification or proof of claim documentation is insufficient, the employee may not refile. A PFL denial must state the reason, repeat any relevant information filed in the request and include any other information considered by MetLife in making the decision.

If you disagree with the MetLife claim decision, you should contact MetLife or <https://nyspfla.namadr.com> to request a review by a neutral arbitrator. Arbitration for Paid Family Leave is handled by NAM (National Arbitration and Mediation).

If MetLife denies or partially denies your request for Paid Family Leave, MetLife will provide you with the reason for denial and information about requesting arbitration. You can also visit the arbitrator's website at <https://nyspfla.namadr.com>.

NY DBL

If your claim is rejected or not paid, you will receive a Notice of Rejection from MetLife within 45 days of its receipt of your claim. You may request that your claim be reviewed by completing the reverse side of the Notice of Rejection and mailing it to:

Workers' Compensation Board
Disability Benefits Bureau
PO Box 9029
Endicott, NY 13761-9029

If necessary, the Board will obtain further information and may hold a hearing on your claim. If the Board determines your claim is proper and valid, your employer, insurance carrier or the Special Fund for Disability Benefits will pay your benefits.

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